

United States Bankruptcy Court
Middle District of North CarolinaIn re:
Eulah Jean Henderson
DebtorCase No. 12-80882-cra
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0418-1

User: admin
Form ID: 239Page 1 of 3
Total Noticed: 33

Date Rcvd: Sep 13, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2012.

db +Eulah Jean Henderson, 1704 Laura Duncan Road, Apex, NC 27502-1544
 cr ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing, LLC, PO Box 94710, Palatine, IL 60094-4710)
 784977455 +Citi/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 784977456 +Cpu/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 784977465 +Janeane Henderson, 105 Bess Lane, Angier, NC 27501-5442
 784977466 +Johnny Buffaloe, 5228 Pinebirch, Raleigh, NC 27606-8975
 784977467 +NC Dept of Revenue, PO Box 25000, Raleigh, NC 27626-5000
 784977468 +Paul T. Flick, Jordan Price Wall Gray Jones & Carlton, P.O. Box 10669, Raleigh, NC 27605-0669
 784977470 Suntrust, P.O. Box 791274, Baltimore, MD 21279-0282
 784977472 +Wake County Tax Dept., One Bank of AMerica Plaza, 421 Fayetteville St., Suite 200, Raleigh, NC 27601-1450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

784977450 +E-mail/Text: bankruptcy@bbandt.com Sep 13 2012 18:18:20 BB&T, P.O. Box 2027, Greenville, SC 29602-2027
 784977451 EDI: CAPITALONE.COM Sep 13 2012 18:13:00 Cap One, Po Box 85520, Richmond, VA 23285
 784977452 +EDI: CHASE.COM Sep 13 2012 18:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 784977453 +EDI: CHASE.COM Sep 13 2012 18:13:00 Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298
 784977454 +EDI: CITICORP.COM Sep 13 2012 18:13:00 Citgo/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 784977457 +EDI: DISCOVER.COM Sep 13 2012 18:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 784977458 +EDI: CITICORP.COM Sep 13 2012 18:13:00 Exxmblciti, Po Box 6497, Sioux Falls, SD 57117-6497
 784984182 EDI: RMSC.COM Sep 13 2012 18:13:00 GEMB/JC Penny, POB 960090, Orlando, FL 32896-5009
 784977459 +EDI: RMSC.COM Sep 13 2012 18:13:00 Gecrb/Care Credit, Po Box 981439, El Paso, TX 79998-1439
 784977460 +EDI: RMSC.COM Sep 13 2012 18:13:00 Gebrb/Dillards, Po Box 981400, El Paso, TX 79998-1400
 784977461 EDI: RMSC.COM Sep 13 2012 18:13:00 Gebrb/Lowes, Po Box 103065, Roswell, GA 30076
 784977462 +EDI: RMSC.COM Sep 13 2012 18:13:00 Gemb/Walm, P.O. Box 981400, El Paso, TX 79998-1400
 784977464 EDI: IRS.COM Sep 13 2012 18:13:00 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
 784977469 +EDI: CITICORP.COM Sep 13 2012 18:13:00 Shell/Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 784984183 E-mail/Text: bankruptcydepartment@ncogroup.com Sep 13 2012 18:20:57 Transworld Systems, Inc., POB 4903, Trenton, NJ 08650-4903
 784977471 +EDI: USAA.COM Sep 13 2012 18:14:00 Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265-7504
 784977473 +EDI: WFNNB.COM Sep 13 2012 18:13:00 Wfcb/Blair Catalog, Po Box 182120, Columbus, OH 43218-2120
 784977474 +EDI: WFNNB.COM Sep 13 2012 18:13:00 Wfnnb/Catherines, 4590 E Broad St, Columbus, OH 43213-1301
 784977475 +EDI: WFNNB.COM Sep 13 2012 18:13:00 Wfnnb/Chadwicks Of Bos, Po Box 182789, Columbus, OH 43218-2789
 784977476 +EDI: WFNNB.COM Sep 13 2012 18:13:00 Wfnnb/Roamans, Po Box 182789, Columbus, OH 43218-2789
 784977477 +EDI: WFNNB.COM Sep 13 2012 18:13:00 Wfnnb/The Avenue, Po Box 182789, Columbus, OH 43218-2789
 784977478 +EDI: WFNNB.COM Sep 13 2012 18:13:00 Wfnnb/Woman/Within, 4590 E Broad St, Columbus, OH 43213-1301
 784977479 EDI: WFNNB.COM Sep 13 2012 18:13:00 World Finanical Network Bank, P.O. Box 182273, Columbus, OH 43218-2273

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

784977463* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Greentree Servicing, P.O. Box 94710, Palatine, IL 60094-4710)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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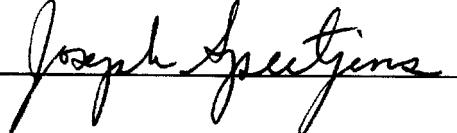
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2012

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is fluid and cursive, with a distinct "J" at the beginning.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2012 at the address(es) listed below:

Craig S. Haskell on behalf of Creditor Green Tree Servicing, LLC chaskell@nghlaw.org, vleavister@nghlaw.org
John A. Northen evc@nbfirm.com, nc22@ecfcbis.com
Joy K. Alford-Brand on behalf of Debtor Eulah Henderson joy@alfordlawfirm.com, lucy@alfordlawfirm.com
Michael D. West bancm_ecf@ncmba.uscourts.gov

TOTAL: 4

B18 (Official Form 18) (12/07)

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina

101 S. Edgeworth Street
Greensboro, NC 27401

Bankruptcy Case No.: 12-80882

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eulah Jean Henderson xxx-xx-6384
1704 Laura Duncan Road
Apex, NC 27502

Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/13/12



Catharine R. Aron
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.